

KML LAW GROUP, P.C.
THE BNY INDEPENDENCE CENTER
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July 29, 2020

Brad J. Sadek, Esquire
1315 Walnut Street
Suite 502
Philadelphia, PA 19107

RE: **NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**
U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING
FINANCE AGENCY) vs. Damen Collins
Case No. 19-10601 MDC
Last 4 Digits of Loan No. 5714

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Regular mortgage payments for the months of November 2019 to July 2020, in the amount of \$803.00 per month;
- Late charges for the months of December 2019 to February 2020 in the amount of \$25.26 per month;

The total due is \$7,302.78 and must be received on or before August 13, 2020.

- The monthly payment for August 2020 be due on the 1st day of the month and is not included in the figure listed above.

NOTICE TO BORROWER: Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

Only **certified funds, money order, or a check from an attorney trust account will be accepted to cure the default.** Cash or personal checks will not be accepted. If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.
/s/ Rebecca A. Solarz, Esquire
Rebecca A. Solarz, Esquire
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322

cc: Damen Collins